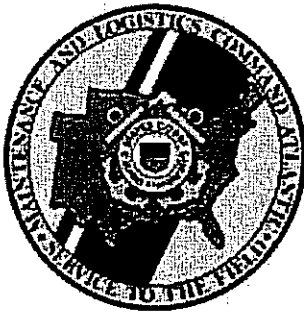


Hurricane Katrina Relief Assistance

Information Packet for USCG Active Duty, Civilian and Dependent Personnel



COAST GUARD HURRICANE KATRINA RELIEF
LEGAL ASSISTANCE HOTLINE

1-866-811-3323

This packet is designed as a quick reference guide of readily available legal assistance contact information for Coast Guard active duty, dependent, and civilian personnel affected by Hurricane Katrina.

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Hurricane Katrina Legal Assistance Contact Phone Numbers

Legal Issues:

| | |
|---------------------------------------------------|-----------------------------------|
| Hurricane Relief Legal Assistance Hotline: | 1-866-811-3323 (Toll Free) |
| USCG D8 Legal Office: | 1-314-539-3197 |
| USCG MLCA Legal Office: | 1-757-628-4197 |
| USCG D7 Legal Office : | 1-305-536-5611 |
| USCG HQ Legal Office: | 1-202-493-1745 |
| Naval Legal Service Office Gulfport MS | 1-228-871-2620/2621 |
| Naval Legal Service Office New Orleans LA | 1-504-678-2520 |
| Naval Legal Service Office Pensacola FL | 1-850-452-3730 |

Legal Claims for Uninsured Personal Property
On Government Property:

1- 757-628-4197

Per Diem Issues:

D8 Contingency Servicing Personnel Office (PSC): 1-785-339-2200 (option #1)

FEMA Helpline: 1-800-621-3362

Red Cross Armed Forces Emergency Service Center: 1-877-272-7337

Some Helpful Hurricane Katrina Web Sites

<http://www.uscg.mil/lantarea/hurricaneinfo/> LANTAREA Hurricane Relief Info Center

<http://www.abanet.org/katrina/military.html> (ABA legal assistance info for Military Personnel)

<http://www.uscg.mil/legal/la/> (Coast Guard General Legal Assistance)

<http://usnavykatrinahelp.spawar.navy.mil/NavyFamilies/> (US NAVY Katrina Help)

<http://www.uscg.mil/USCG.shtm> (General Coast Guard News)

<https://afls4.jag.af.mil/Public/distance/> Military Legal Assistance Locator

Other Military Legal Assistance Offices Near Katrina

| Location | Installation Branch | Address | Phone Website |
|-----------------------|---------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| Columbus, MS | Columbus AFB Air Force | 14th Flying Training Wing 555 7th St. Suite 225 [Bldg 724] Columbus AFB MS | 662-434-7030 DSN 742-7030 http://www.columbus.af.mil/ |
| Gulfport, MS | NLSO Central, Branch Office Gulfport Navy | 5301 Shead Street, Bldg 30 Gulfport, Mississippi 39501-5009 | (228) 871-2620/2621 DSN: 868-xxxx http://www.jag.navy.mil/FieldOffices/NLSOC3.htm |
| Montgomery, AL | Maxwell-Gunter AFB Air Force | 42nd Air Base Wing/JA 50 LeMay Plaza South Maxwell-Gunter AFB AL | 334-953-2786 DSN 493-2786 http://www.au.af.mil/au/jal/ |
| Millington, TN | NLSO, Central Branch Office, Memphis NSA Mid South Navy | 5720 Integrity Drive Millington, TN 38054 | 901-874-5201 DSN 882-5201 http://www.jag.navy.mil/FieldOffices/NLSOC3.htm |
| Pensacola, FL | NLSO, Central, Bldg. 45 Navy | 206 South Avenue Pensacola, FL 32508 | 850-452-3730 DSN 794-7644 http://www.jag.navy.mil/FieldOffices/NLSOC3.htm |
| Huntsville, AL | Redstone Arsenal Army | | 256-745-9005 http://www.redstone.army.mil/legal/legalassist.html |
| Fort Walton Beach, FL | Eglin AFB Air Force | Air Armament Center/JA 501 W. Van Matre Ave. Suite 1 Eglin AFB FL | 850-882-4611 http://www.eglin.af.mil/legal/japublic.htm |
| | | | |

| Location | Installation Branch | Address | Phone Website |
|-----------------|--------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| Mary Ester, FL | Hurlburt Field Air Force | 16th Special Operations Wing 131 Bartley St. Suite 255 Hurlburt Field FL | 850-884-7821 DSN 579-7821 |
| Enterprise, AL | Fort Rucker Army | Building 5700 Novosel St. | 334-255-3482 http://155.147.98.10/sja/sja.htm |
| Derrider, AL | Fort Polk Army | Joint Readiness Training Center and Fort Polk Fort Polk, Louisiana | 337-531-2580/2112 http://www.jrtc-polk.army.mil/ |
| Shereveport, LA | Barksdale, AFB Air Force | BW/JA 334 Davis Ave. W., Suite 100 Barksdale AFB LA 71110-2077 | 318-456-2562/3337 |

General Business Customer Service Numbers

Credit Cards

| | |
|------------------|--------------|
| American Express | 800-528-4800 |
| Bank of America | 800-732-9194 |
| Best Buy | 800-365-0292 |
| Capital One | 800-955-7070 |
| CHASE | 800-432-3117 |
| Citi Bank | 800-950-5114 |
| Discover | 800-347-2683 |
| Home Depot | 800-677-0232 |
| Lowes | 800-444-1408 |
| MBNA | 800-421-2110 |
| Military STAR | 877-891-7827 |
| Target | 800-659-2396 |
| Walmart | 800-966-6546 |

Banks

| | |
|-------------------|--------------|
| Bank of America | 800-423-1000 |
| CHASE/Bank One | 800-935-9935 |
| Hibernia | 800-666-4417 |
| Navy Federal | 888-868-8123 |
| USAA | 800-531-2265 |
| Washington Mutual | 800-788-7000 |
| Wells Fargo | 800-869-3557 |
| Whitney | 877-611-9448 |

PERSONAL NOTES:



MLCLANT LEGAL ASSISTANCE PLAN
Appendix: Natural Disaster Relief
Hurricane Katrina

Legal Assistance Client Needs Checklist

You may need legal assistance if ...

1. FINANCIAL

You do not have available money.

You do not know how to contact USCG Mutual Assistance for a loan or grant.

You need to know whether you should stop any allotments that you have initiated.

You need to know whether you need to stop any bank drafts that you initiated.

You need to know whether you need to stop any direct deposits that you initiated.

You do not know the name, branch, phone number, address, account number, account minimum payment, credit limit, or type of notes that you are obligated to pay.

You need to know whether you should continue to pay your mortgage or rent.

You have questions about your car insurance.

You have questions about your property insurance.

You have questions about your automobile loan(s).

You have questions about your cable or other utility bills.

You have questions about child care.

You have questions about enrolling your child in school.

You need a creditor's account number, amount owed and address.

2. AUTOMOBILE/BOAT

You do not know where the title is.

You do not have your vehicle or watercrafts' registration and insurance policy

You do not know the renewal date for your license plate and inspection sticker.

You do not have a valid state driver's license.

You do not know when your state driver's license expires.

3. ADMINISTRATIVE/LEGAL

Your family does not have their military ID cards.

You do not know how to obtain new identification cards.

You may have lost your citizenship or other INS papers.

You may have lost your passports.

You need a power of attorney to give someone else the authority to take care of personal business.

Any family member needs to speak with an attorney.

4. MISCELLANEOUS

You have been a victim of a crime.

You need a power of attorney to authorize someone to act as your agent.

You need information about filing bankruptcy.

You have been a victim of identity theft.

Coast Guard Legal Assistance may also provide for you:

- **Power of Attorney:**

A Power of attorney is a written instrument authorizing a person to act on your behalf in certain legal, business, and family matters. This legal instrument is frequently helpful to military community members and can save considerable expense and inconvenience.

- **Advance Medical Directive (Living Will):**

An Advance Medical Directive, or "Living Will", is a written instrument signed by you giving your family and health care providers direction about your personal wishes relating to health care treatment in certain circumstances.

- **Will:**

A Will is an instruction signed by you that directs the disposition of property and the naming of a legal guardian for your children after you die. If you do not have a will, your property will be distributed according to state law and may not be your desired distribution.

You may need a Power of Attorney if...

Your child is now living with someone other than your spouse.

Someone other than you may need to take care of any of the following for you:

Banking

Accepting household goods

Filing a household goods claim

Shipping household goods

Perform any parental acts that you or your spouse would normally perform

Take your child to the doctor

Accept quarters

Vacating quarters for you

Build a home

Buy and close on real property

Making an offer to purchase real property

Rent, lease or maintain a property as rental property

Buy, sell or refinance real property

Procure rental housing

Pay taxes

Sell a vehicle

Ship a vehicle

Frequently Asked Question's

Automobile

Q: I have relocated my spouse to a new state. What are the driver's license requirements's for her now?

A: You can find dependant driver's license requirement's at this web site:
<http://usmilitary.about.com/gi/dynamic/offsite.htm?once=true&site=http://www.uscg.mil/hq/mcpocg/1geninfo/license.htm> .

Q: I lost my driver's license. How do I get a new one?

A: Contact the department of motor vehicles (DMV) of the issuing state. If you cannot contact your issuing state, contact the state DMV where you are. You can find Department of Motor Vehicle information for all states at this web site:
<http://www.dmv.org/index.php?source=overture&OVRAW=department%20of%20motor%20vehicles%20all%20states&OVKEY=state%20department%20of%20motor%20vehicle&OVMTC=standard> .

Q: I am having a dispute about my car with my local car dealer. What can I do?

A: If you have a problem with a car purchased from a local dealer, first try to work it out with the dealer. If the problem is not resolved, contact the manufacturer's regional or national office. Ask for the consumer affairs office. If you are still unsuccessful; consider contacting the automotive dispute resolution programs listed at the this web site: <http://consumeraction.gov/pdfs/CarListings.pdf> . The method used to resolve your dispute may be arbitration, conciliation or mediation. Decisions of arbitrators are usually binding and must be accepted by both the customer and the business. Ask for a copy of the rules of the program before you file your case.

Another source of help resolving a problem with a vehicle may be a local or state consumer agency. If you have a new vehicle, be sure to ask whether you have any protections under a state lemon law. See this web site for a state listing of lemon laws: <http://www.autopedia.com/Lemon> .

Q: My car has been destroyed. What do I do?

A: Report this to your insurance company. You may be also able to file a claim with the USCG. This will depend on where your car was located and the circumstances surrounding the damage to the car.

Q: We left our car behind and we heard it is destroyed; do we still have to pay this month's insurance premium?

A: You would need to look at your insurance contract. If your car has been destroyed, there is no car left to insure. If your car was insured when it was insured, then your insurance company will pay for the damage if this was covered under your insurance contract.

Military

Q: I lost my government issued ID. How do I get a replacement?

A: Contact the issuing agency.

Q: Military discharge papers were lost. How do I get new papers?

A: Contact the Department of Veterans Affairs at 1-800-872-1000.

Important Documents

Q: I lost my passport. How do I get a replacement?

A: Contact the State Department – Passport Services.

Q: I lost my birth, death, marriage certificate's and divorce decree's. How do I get a replacement?

A: Contact the bureau of records in the appropriate state. This web site will give you a state by state listing of where to write to for vital records:

<http://www.cdc.gov/nchs/howto/w2w/w2welcom.htm> .

Q: I lost my Social Security card. How do I get a replacement?

A: Contact your local Social Security office or call 1-800-772-1213.

Q: How do I get replacements for lost titles or deeds?

A: Contact the records department of the area in which the property is located.

Q: I lost my Will.

A: Contact your attorney if you used a private attorney. Or, have your legal assistance office draft a new will.

Q: I lost my citizenship papers. How do I get a replacement?

A: Contact the Bureau of Citizenship and Immigration at 1-800-375-5283.

Financial

Q: I lost my credit card. How do I get a replacement?

A: Contact the issuing companies as soon as possible. For MasterCard, contact issuing financial institution. For VISA, contact issuing, financial institution. For American Express, call 1-800-441-0519. For Discover call 1-800-347-2683.

Q: I have lost my stocks and bonds. How do I get replacements?

A: Contact the issuing company or your broker.

Q: I lost my income tax records. How do I get my records?

A: Contact the IRS center where filed, your accountant or call 1-800-829-1040.

Q: I lost my mortgage papers. How do I get replacements?

A: Contact your lending institution.

Q: My wife's work was destroyed; she's moved to Indiana with relatives, can she draw unemployment insurance from Indiana based on her former employment in Louisiana?

Q: You can file a claim on line at www.laworks.net . If you have questions you can call 1-866-5567 for more information about unemployment insurance and disaster unemployment assistance.

Q: Will my credit be destroyed?

A: If possible, contact your creditor and tell them that you are a hurricane victim. Then request that they work with you to set up deferred payments and payment plans. If your credit report shows a negative entry, you have a right to have your own 100 word written statement added to your credit report.

Q: I don't even know all of the places I owe money? What do I do?

A: Reviewing your credit report would be a good place to start to find out what your current bills are. You may obtain one free copy of your credit report from each national credit reporting company (Equifax, Experian and TransUnion) each year.

This web site will give you more information about how to obtain a free credit report by phone mail or phone:

<http://www.ftc.gov/bcp/online/pubs/credit/crdtdis.htm>.

Call 1-877-322-8228 to request your credit reports by phone. Your report will be mailed to you. To request your credit report by mail you would complete the form at this hyperlink [request form](#) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Otherwise, a consumer reporting company may charge you up to \$9.50 for another copy of your report within a 12-month period. To buy a copy of your report, contact the following credit reporting agencies: Equifax-800-685-1111, www.equifax.com; Experian 888-397-3742, www.experian.com; TransUnion-800-916-8800, www.transunion.com.

Q: What do I do about my car payments, credit cards, cell phone?

A: Payments are still due, unless the company has given you a waiver or deferment.

Q: Who handles mutual assistance?

A: You can find your local mutual assistance contact information at this web site: <http://www.cgmaHQ.org>. Application's can be downloaded from this web site and mailed to your local representative or you can call CGMA-HQ at 800-881-2462 or 202-493-6621. Mutual assistance provides short term financial assistance to

meet needs through interest free loans, person grants, education assistance, and confidential financial counseling and referral services.

Insurance

Q: When can I file a claim with my insurance company?

A: You should file a claim now. Many insurance companies have notice requirements. This would be found in your contract for insurance.

Q: Will my insurance company cover looting?

A: This would be determined by your insurance contract. Contact your insurance company to see if this is covered by your policy.

Miscellaneous

Q: Can I get a will done?

A: Any legal assistance office can provide you with a will. You can type in your zip code and find your closest legal assistance office. You can use any DOD or USCG legal assistance office.

Q: What do I have to do to contact FEMA, or file a claim?

A: To apply for FEMA assistance, you can: Register online at this web site <http://www.fema.gov> or call toll free: 1-800-621-3362 or (TTY: 1-800-462-7585). The current hours and days of operation are 24 hours per day 7 days per week.

Q: Do I still need to pay Cox Cable's monthly bill?

A: Generally speaking, if you are receiving a service, you need to pay for it. And if the cable service is no longer working, you will not be liable to pay for it. It would be advisable to cancel your cable service.

HURRICANE KATRINA

HUMAN RESOURCES RESPONSE

BENEFITS & ENTITLEMENT ITEMS

Updated 8 Sept 2005

PERSONNEL:

- 1 Members (both military & civilian) and their dependents will be compensated for travel to Designated Safe Havens (DSH) sites. 100% Per diem allowed for days 1-30, only 60% per diem for days 31-180.
- 2 CG-1 designated any location in CONUS as an Alternate Safe Haven. OCONUS locations may be approved on a case-by-case basis. The intent of this action is to allow displaced dependents to travel to a new safe haven of their choice. Expenses for travel from DSH to Alternate Safe Haven are covered and a new 180 day period started. Authorization to extend the period from 180 days to 360 days is in progress.
- 3 Dependents/families eligible for PCS to any CONUS location with all entitlements; families are authorized to receive either the BAH rate at the permanent duty site or the newly relocated dependents site. For incoming personnel, disaster areas in LA, MS, and AL have been designated by CG-1 as critical Housing areas to allow members to receive BAH rate at previous location or new location. Unless in receipt of new PCS orders, dependents/families will be eligible for a return PCS move to original permanent duty site at their discretion.
- 4 Personnel/families eligible are eligible for PCS to any available vacant Coast Guard owned housing location within CONUS.
- 5 Leave Carry-Over: Currently pursuing a 90 day leave carry-over extension beyond 30 Sept while working with DoD on a Legislative Change Proposal that would modify the law to allow for a 1-year carry-over period.
- 6 Storage of Household Goods: All members evacuated are authorized Non-temporary storage of household goods if desired.
- 7 Travel back to residence to collect "valuables": Currently pursuing with DoD; would authorize members to travel at government expense back to original residence to collect or remove specific personal items and "valuables" before relocating to an Alternate Safe Haven or PCS location.

HEALTH AND SAFETY

- 1 TRICARE: MLCA obtained blanket referral approval for all effected personnel; may obtain healthcare at any location outside of their primary care manager.

TRAVEL

- 1 PSC preparing for civilian OT to support the surge of reservists, travel advances, and ongoing travel.
- 2 Travel Charge Card Coordinators increased the cash advance limit for ATMs to 50%, up from 30%. Charge card ceilings raised for card holders in impacted areas.
- 3 Travel Charge Card usage allowed for members ordered on official travel. Evacuation travel is considered official travel.
- 4 Increased Travel Charge Card limit liberally to Katrina impacted members.
- 5 Intervention efforts underway with Citibank to seek forbearance on delinquencies for Katrina impacted members until they are established at their "Safe Haven".
- 6 CG-1 working with DoD senior personnel to authorize travel entitlements for impacted personnel to return to homes for inspection of premises and collection of "valuables".

MUTUAL ASSISTANCE:

- 1 Two teams in place to assist with interest free loans - no payments for min. of 3 months; loans up to \$2500/\$5000.
- 2 National-wide Account established to receive donations specifically designated for Coast Guard Hurricane Katrina victims; have received 1175 donations totaling \$212,152 to date; as of 8 Sept, \$204,000 distributed to personnel affected; avg. loan approximately \$1820 (112 families).

Designated Place -- Allowances for Military Dependents

This document addresses the allowances provided to military dependents who are directed to move to a designated place.

Once a determination is made that the evacuated dependents should not return to their sponsor's permanent duty station (PDS) or their return will not be authorized in the near future, the dependents will be directed to move to a designated place (JFTR, par. U6052). A "designated place" is a location selected by the evacuated dependents where they will establish a permanent residence until the member is in receipt of new permanent change of station (PCS) orders or they are authorized to return to the member's duty station. A move to designated place outside CONUS must be authorized by COMDT (CG-1222).

The following allowances are intended to assist dependents in making this transition to the designated place and are described in greater detail in the Joint Federal Travel Regulation, Volume 1 (JFTR), Chapter 6, Part B (online on the Internet at <https://secureapp2.hqda.pentagon.mil/perdiem/>).

Transportation expenses and travel per diem begin when the dependents depart the safe haven location and end when they reach the designated place. If the dependents choose to travel from the safe haven location to the designated place via rental vehicle, only the monetary allowance in lieu of transportation (MALT) is reimbursable. Direct payment for the rental car cannot be made.

When the dependents arrive at the designated place, per diem allowances may continue up to 30 days while dependents wait to occupy the permanent residence. This designated place per diem consists of two separate parts: one for lodging, and one for meals and incidental expenses (M&IE). The lodging allowance is paid on behalf of those living in commercial quarters and must be documented by a receipt showing the daily cost of lodging. Consequently, dependents staying with family or friends do not receive lodging reimbursement. The only exception to this is if there is a legal lease paid to family or friends for a separate residence. For families who have moved to a new geographic location as their designated place, each dependent age 12 or older is authorized up to 100% of the local per diem rate and each child under age 12 receives up to 50% of the local per diem rate. If living with friends or relatives, each dependent age 12 or older receives 100% of the M&IE and children under age 12 receives 50% of the M&IE. With a bona fide lease, the dependents are reimbursed lodging. For dependents that declare their safe haven as their designated place, and are already at a reduced per diem rate, allowances continue at the reduced rate for up to 30 days. Once dependents occupy the residence evacuation allowances cease.

Members relocating their dependents to areas with higher BAH rates than their PDS may request dependent location BAH from COMDT (CG-1222).

If dependents have not taken a privately owned vehicle (POV) to the designated place they are authorized a transportation allowance of \$25.00 per day only for the period they are entitled to per diem. No receipts are required.

Dislocation Allowance (DLA) is payable incident to relocating dependents to a designated place. This one-time payment is to partially reimburse members for otherwise un-reimbursed relocation expenses.

Service members are authorized transportation of their Household Goods HHG from their permanent duty (PDS) and/or from non-temporary storage (NTS) to the dependents' designated place and/or placement in NTS.

Safe Haven – Allowances for Military Dependents

This document addresses evacuation allowances provided to military dependents that have been evacuated from areas affected by hurricane Katrina. If military families are subsequently authorized to move to a "designated place", related allowances will be addressed under a separate memorandum.

The following safe haven allowances for military dependents are described in greater detail in Joint Federal Travel Regulations, Vol. 1 (JFTR), Chapter 6 (online on the Internet at <https://secureapp2.hqda.pentagon.mil/perdiem/>).

- Transportation expenses and travel per diem continue from the time the family departs the evacuation site, until the time they reach their selected CONUS safe haven location. The safe haven location is a temporary place of residence at which the family chooses to stay until a determination is made that it is safe for them to return to their sponsor's permanent duty station (PDS) or to select a "designated place".

- Safe haven allowances are based on the local per diem rate and begin the day the family reaches the authorized safe haven. Allowances cease upon the earliest occurrence of the following events: termination of the authorized/ordered departure; initiation of the evacuee(s) return travel to their sponsor's duty station or travel to a designated place; initiation of the sponsor's travel to his/her next PDS/retirement/separation destination; or a maximum of 180 days. Per diem consists of two separate parts: one part for lodging, and one for meals and incidental expenses (M&IE). The lodging allowance is paid for those living in commercial quarters and must be documented by a receipt showing the daily cost of lodging. Consequently, families staying with family or friends do not receive any lodging reimbursement. If families rent lodging from a friend or relative with a bona fide written lease and the friend or relative does not jointly occupy the leased lodging, then lodging may be reimbursed. Taxes for lodging in the U.S. are a separate reimbursable expense.

For the first 30 days, if the family is living in commercial quarters, each dependent age 12 or older is authorized up to 100% of the local per diem rate and each child under age 12 receives up to 50% of the locality rate. If living with friends or relatives, each family member age 12 or older receives 100% of the M&IE and each child under age 12 receive 50% of the M&IE. With a bona fide lodging receipt (e.g., hotel bill, lease) the family also is reimbursed for lodging costs.

For the 31st day, up to a maximum of 180 days, if the family is living in commercial quarters, each family member age 12 or older receives up to 60% of the local per diem rate and each child under age 12 receives up to 30% of the locality rate. If living with friends or relatives, each family member age 12 or older receives 60% of the M&IE rate and each child under age 12 receives 30% of the M&IE rate.

If the family has no privately owned vehicle (POV) at the safe haven location, a transportation allowance of \$25 per day is authorized. No receipts are required.

The family may ship up to 350 pounds of unaccompanied baggage per family member age 12 or older and 175 pounds per child under 12 years of age, for a family total of no more than 1,000 pounds. The movement of household goods (other than those specifically authorized or approved by competent authority as needed for the dependents comfort and well being) or privately owned vehicles (POVs) to a safe haven is not authorized.

RELOCATION ASSISTANCE TEAMS

| | |
|-------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|
| ISC Boston POC-Bruce Blackman Housing: (617)223-3200 Work-Life: (800)872-4975 EXT(301) | ISC San Pedro POC- CWO Macneith Housing: (310)732-7570 Work Life: (800)872-4957 EXT(311) |
| ISC St.Louis POC-Ruby Hackelman Housing: (314)539-3900 EXT(2353) Work-Life: (800)872-4975 EXT(302) | ISC Honolulu POC- LTJG Marquart Housing: (808)842-2041 Work Life: (800)872-4957 EXT(314) |
| ISC Portsmouth POC-LCDR Turley Housing: (757)686-4044 Work-Life: (800)872-4975 EXT(305) | ISC Alameda POC- CWO Lou Statti (510)437-5738 Housing: (510)769-0831 Work Life: (800)872-4957 EXT(252) |
| ISC Miami POC-LCDR Vinciguerra Housing: (305) 535-4590 Work-Life: (800)872-4975 EXT(307) | ISC Seattle POC- Steve Jansen Housing: (206)217-6494 Work Life: (800)872-4957 EXT(313) |
| Tracen Cape May POC-CWO Morrison Housing: (609)898-6219 Work Life: (800)872-4957 EXT(629) | ISC Ketchikan POC- Lt. Soriano Housing: (907)228-0216 Work Life: (800)872-4957 EXT(317) |
| ISC Cleveland POC-Dave Bolanz Housing: (216)902-6291 Work Life: (800)872-4957 EXT(309) | ISC Kodiak POC- Murray McMahon Housing: (907)487-5170 Work Life: (800)872-4957 EXT(146) |
| HQ Support Command Work Life: (800)872-4957 EXT(932) | MLPAC POC- Dave Marchuk Housing: (510)437-6634 |
| CG Yard Work Life: (800)872-4957 EXT(225): | MLCLANT POC- Lt. Becker Housing: (757)628-4510 |
| Support Center Elizabeth City POC- CWO Glenn Sapp (252)335-6457 | San Francisco Bay Area: Kevin McDonald-(510)769-0831 EXT(101) |

**U.S. COAST GUARD
PERSONAL PROPERTY DAMAGE CLAIMS**

**YOU MAY FILE A DAMAGE CLAIM WITH THE
MLCLANT CLAIMS AND LITIGATION BRANCH
IF**

1. You may file a damage claim if you are a:

- a. Coast Guard member;
- b. Coast Guard Reservist engaged in training;
- c. Civilian employee of the Coast Guard;
- d. Public Health Service Officer detailed to the Coast Guard;
- e. Authorized agent (with Power of Attorney) or legal representative (with retainer agreement) of a-d above; and
- f. Survivor of a-d above in the following order of precedence:
 - (1) spouse
 - (2) child/children
 - (3) parent(s)
 - (4) sibling(s)

2 You may file a damage claim for:

- a. Damage to or loss of personal property caused by hurricane, flood, fire, theft, vandalism, or, electrical power outages not caused by the claimant, when the property is considered reasonable and useful (such as: cars, stereos, CD's, computers, furniture, books, photographs, pets, etc.) and the property was located at:
 - (1) Government owned or Government leased housing;
 - (2) military installations (including U.S. Navy bases, U.S. Coast Guard stations, federal property);
 - (3) Temporary housing that the claimant is authorized to occupy in the performance of temporary duty, or in the performance of an authorized temporary military assignment; or
 - (4) An area identified by the Coast Guard as a storage or parking facility AND you were directed by the Coast Guard to store property or park vehicles at the identified area.
- b. Damage to or loss of personal property while traveling under government travel orders;
- c. Damage to or loss of personal property during the performance of your duty to save lives, to assist people during a declared public disaster, or to assist in quieting a civil disturbance; or
- d. Damage to or loss of personal property during use that is necessary for the performance of official duties AND at the express direction or request of a superior authority.

3. To file a damage claim with the U.S. Coast Guard the following forms are required:

- a. CG-4112 and CG-4111 (page 2 only) needs to be completed by the claimant, authorized agent or legal representative. You need to attach proof of ownership (i.e. vehicle registration; vehicle title, bill of sales; receipts) AND proof of damages (i.e. photos; insurance policy; repair or replacement estimates).
- b. CG-4112A needs to be completed by the Investigating Officer (i.e. assigned by claimant's Command or JAG) and endorsed by the claimant's Command.

4. If your property is covered by private insurance:

You need to file with your insurance company before filing a damage claim with the Coast Guard if the damaged or lost property was covered by insurance. You may then file a damage claim with the Coast Guard for any damage or loss not covered by your insurer. However, you may file an initial claim with the Coast Guard for your insurance policy deductible. You are responsible for repaying to the Coast Guard any amount you recover from your insurer (including the deductible) that was paid to you by the Coast Guard.

5. If you did not own the damaged or lost property:

You may file a damage claim with the Coast Guard for damaged or lost property that you did not own if you exercised "dominion and control" over the property at the time of the damage or loss. (i.e. you had possession of the property; you had regular access to the property; or you paid the insurance premiums). You must first file a claim with your insurer if the property was covered by insurance. For example: the car driven by a member/employee on a regular basis as their primary means of transportation for which they paid the insurance premiums, but was owned by the claimant's parents.

6. Amount paid by the U.S. Coast Guard :

Damage claims are paid on the depreciated value of the cost of the damaged or lost personal property. The law imposes a maximum amount that can be paid to a claimant. It also sets a maximum payment per claim for certain categories of property.

7. Questions or Additional Information:

Please call MLCLANT, Claims and Litigation Branch for more information, or talk to the onsite U.S. Coast Guard JAG Officer or Legal Assistance Attorney. Or call, USCG Hurricane Relief Legal Assistance at 1-866-811-3323.

You may call the MLCLANT Claims Branch at:

Susan A. Steiner, Acting Chief, 757-628-4188

LT R. "Keith" Colby 757-628-4187 (currently deployed – thru 9/26/05)

Nancy Byers 757-628-4191

CWO Art Elliott 757-628-4190

Claims and Litigation YN 757-628-4195

MLCLANT Legal Division Main Number 757-628-4192

HURRICANE PROPERTY CLAIM TIPS (CG LEASED PROPERTY)

I. BEFORE YOU VISIT YOUR DAMAGED CG LEASED RESIDENCE:

- Talk to CG claims officials about the claims process. Ask specifically about what the government does and does not cover, especially if you have your own insurance.
- Try to compile an inventory of personal property which you left behind when you evacuated (if you evacuated). Make a separate list of the contents of each room using memory, notes, photographs, videotapes, etc., to compile your lists. It is usually easiest to start with large or expensive items in each room and work your way down to small, inexpensive items. It is just about impossible to remember everything, but be as complete as you can: these lists will help you later.

II. WHEN YOU VISIT YOUR DAMAGED RESIDENCE:

- If the Hurricane destroyed the leased dwelling or rendered it uninhabitable, the CG lease automatically terminated, so the dwelling is the responsibility of the owner. However, you may want to secure the dwelling as much as possible to prevent further loss or destruction of your personal property. Otherwise, you may want to remove any of your property which is salvageable. It is probably best not to count on too much help from the landlord due to construction material shortages.
- Based on the inventory lists you have started, compile a room by room list of property which has been lost, damaged or destroyed by the hurricane. Take photographs or videotapes of the damaged rooms and their contents to help you sit down later and compile your lists. Make copious notes about items which are lost, damaged or destroyed.
- If CG claims officials are on site, point out any high cost items you intend to claim (if they are still there).

III. AFTER YOU VISIT YOUR RESIDENCE:

- Finalize your lists of lost, damaged or destroyed property.
- Document the value of the goods to the best of your ability. Use receipts if available. Otherwise, use your memory or catalogs with equivalent items to establish the value of your property. Visit stores outside the hurricane zone to check prices. Note: It may cost more to replace the lost property than you originally paid. Establish both amounts when possible, especially for expensive items.
- Talk with CG claims officials about your claim. In particular, determine whether you will be reimbursed for actual cost or replacement cost. Also inquire whether you have to depreciate the value of your property due to age, condition, etc.

such as broken glass or spoiled food.

3. ASSEMBLE REQUIRED DOCUMENTATION. The following documents will be required and should be completed/obtained as soon as practicable:

- a. CG-4112, Personal Property Claim (copy attached).
- b. CG-4111, Demand on Carrier/Contractor (copy attached). Complete only block 23, items b,c,e, and f. For lost or spoiled food items, no itemization is required for a claim of less than \$200.
- c. Estimates of replacement or repair if over \$50.00. Two estimates if over \$200.00.
- d. Copy of private insurance policy covering the property or certification that insurance does not cover the loss.
- e. Proof of ownership and value (purchase receipts, credit card receipts, photos, statements, etc.)
- f. If another person is filing the claim on behalf of the member or civilian employee, a power of attorney is required (sample attached).

4. CLAIMS PAYMENT will be primarily by electronic funds transfer into individual bank accounts. In exceptional circumstances, an immediate cash payment of up to \$2,000 may be authorized. This immediate cash settlement will be offset against any ultimate settlement.

STEPS TO BE TAKEN BY POTENTIAL CLAIMANTS

1. GENERAL INFORMATION. Military Personnel residing in government owned or government leased quarters, members residing in BEQ/BOQs, and Government employees whose property was located on a military installation, may file a claim against the U.S. Government for loss of, or damage to, personal property. However, if you have private insurance that covers the loss, you must first file a claim with your insurance company. This also applies to motor vehicles. The following insurance companies can be contacted by telephone at the numbers indicated below:

| | |
|-----------------------|----------------|
| State Farm: | 1-800-732-5246 |
| Nationwide: | 1-800-421-3535 |
| Allstate: | 1-800-366-8015 |
| Integon: | 1-800-468-3466 |
| Travelers: | 1-800-252-4633 |
| Aetna: | 1-800-238-6225 |
| ITT Hartford: | 1-800-243-5860 |
| Kemper Nat'l: | 1-800-225-0185 |
| American Int'l: | 1-800-242-2418 |
| Liberty Mutual: | 1-800-565-5505 |
| USAA: | 1-800-531-8222 |
| Metropolitan: | 1-800-854-6011 |
| USF&G: | 1-800-323-7493 |
| Foremost: | 1-800-527-3907 |
| Erie Insurance Group: | 1-800-367-3743 |
| American Financial: | 1-800-343-1060 |
| GEICO: | 1-800-841-3000 |

2. MITIGATE YOUR DAMAGES. Take reasonable steps to prevent further damage to your property. Cook or consume food that is likely to spoil. If possible, dry out water soaked items to prevent mildew. If carpeting is wet, clean with a wet vac or a carpet cleaner that extracts water if feasible. Rewash wet clothes to prevent mildewing. Do not leave wet clothes, blankets, etc, in boxes, drawers or hampers. Elevate furniture to get it out of standing water. Retain damaged property until it has been inspected by an investigating officer or claims settlement officer, unless retention would be hazardous,

such as broken glass or spoiled food.

3. ASSEMBLE REQUIRED DOCUMENTATION. The following documents will be required and should be completed/obtained as soon as practicable:

- a. CG-4112, Personal Property Claim (copy attached).
- b. CG-4111, Demand on Carrier/Contractor (copy attached). Complete only block 23, items b,c,e, and f. For lost or spoiled food items, no itemization is required for a claim of less than \$200.
- c. Estimates of replacement or repair if over \$50.00. Two estimates if over \$200.00.
- d. Copy of private insurance policy covering the property or certification that insurance does not cover the loss.
- e. Proof of ownership and value (purchase receipts, credit card receipts, photos, statements, etc.)
- f. If another person is filing the claim on behalf of the member or civilian employee, a power of attorney is required (sample attached).

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Filing a flood-insurance claim

To file a claim under the National Flood Insurance Program, call the insurance agent who sold you your basic homeowners policy. He or she likely is the one who sold you the separate flood insurance policy. If you're among the one-in-ten who bought coverage from another source, you can file a claim by calling the NFIP toll-free at 1-800-638-6620.

If you have damage from rising water, as opposed to wind-driven rain, and you're not covered by a federal flood insurance policy, help still may be available - if the president issues a disaster declaration for your area. To see if you can apply for assistance from the federal government, call toll-free at 1-800-462-9029.